Fill in this information to identify the case:

Debtor 1	**Christopher R Smialowski**
Debtor 2 (Spouse, if filing)	**Michelle Smialowski**
United States Bankruptcy Court for the: Eastern District of	**Pennsylvania (State)**
Case number	**17-13179-amc**

Form 4100R

Response to Notice of Final Cure Payment 10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of Creditor: U.S. Bank Trust National Association, not in its individual capacity, but solely as Trustee of LSF10 Master Participation Trust

Court claim no. (if known): 6

Last 4 digits of any number you use to identify the debtor's account: XXXXXX0347

Property address:
3013 Belgrade St
Number Street

Philadelphia, PA 19134
City State ZIP Code

Part 2: Pre-petition Default Payments

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the pre-petition default on the creditor's claim

☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the pre-petition default on the creditor's claim. Creditor asserts that the total pre-petition amount remaining unpaid as of the date of this response is: $________

Part 3: Post-petition Mortgage Payment

Check one:

☐ Creditor states that the debtor(s) are current with all post-petition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next post-petition payment from the debtor(s) is due on: ____________ MM/DD/YYYY

☒ Creditor states that the debtor(s) **are not current** on all post-petition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a.	Total post-petition payments due:	(a) $	781.47
b.	Total fees, charges, expenses, escrow, and costs outstanding	+(b) $	3,785.51
	Less Suspense		(14.82)
c.	**Total.** Add lines a and b	(c) $	4,552.16

Creditor asserts that the debtor(s) are contractually Obligated for the post-petition payment(s) that first became Due on: 07/01/2024 (MM/DD/YYYY)

Post-petition payment due is from 7/1/2024 @$781.47. There are fees due in the amount of $3,785.51 that are outstanding, and these fees are listed on the Post-Petition Fee Notices filed on 4/11/2018, 6/8/2018, 6/22/2018, and 4/30/2024.

Debtor 1 **Christopher R Smialowski** Case number 17-13179-amc
First Name Middle Name Last Name

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the pre-petition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all post-petition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:
☐ I am the creditor
☒ I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

✘ */s/Toni Townsend* Date 07/19/2024
Signature

Print Toni Townsend Title Authorized Agent for the Creditor
First Name Middle Name Last Name

Company McCalla Raymer Leibert Pierce, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 1544 Old Alabama Road
Number Street

Roswell, GA 30076
City State Zip Code

Contact phone (312) 346-9088 X5174 Email Toni.Townsend@mccalla.com

		Bankruptcy Case No.:	17-13179-amc
In Re:	Christopher R Smialowski	Chapter:	13
	Michelle Smialowski	Chief Judge:	Ashely M. Chan

CERTIFICATE OF SERVICE

I, Toni Townsend, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within Response to Notice of Final Cure Payment filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Christopher R Smialowski
3013 Belgrade Street
Philadelphia, PA 19134

Michelle Smialowski
3013 Belgrade Street
Philadelphia, PA 19134

MICHAEL I. ASSAD *(served via ECF Notification)*
Cibik Law, P.C.
1500 Walnut St., Ste 900
Philadelphia, PA 19102

Kenneth E. West, Trustee *(served via ECF Notification)*
Office of the Chapter 13 Standing Trustee
1234 Market Street - Suite 1813
19107, PA 19107

Office of the U.S. Trustee *(served via ECF Notification)*
Robert N.C. Nix Federal Building
Suite 320
Philadelphia, PA 19107

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 07/19/2024 By: */s/Toni Townsend*
(date) Toni Townsend,
Authorized Agent for the Creditor

BK Filed date: 5/3/17

Fay Servicing, LLC

Debtor name: SMIALOWSKI

Post Petition Payment Ledger

Pmt Due/Comments	Amt Due	Date Received	Amt Rec'd	Pmt Satisified	To/From Suspense	Suspense Balance
Begin Suspense					$ -	$ -
	$ 781.47	5/19/2017	$ 781.47	6/1/2017	$ -	$ -
	$ 781.47	6/2/2017	$ 781.47	7/1/2017	$ -	$ -
	$ 781.47	9/9/2017	$ 781.47	8/1/2017	$ -	$ -
	$ 781.47	10/27/2017	$ 781.47	9/1/2017	$ -	$ -
	$ 781.47	11/27/2017	$ 781.47	10/1/2017	$ -	$ -
	$ 781.47	1/12/2018	$ 781.47	11/1/2017	$ -	$ -
	$ 781.47	3/29/2018	$ 3,907.35	12/1/2017	$ 3,125.88	$ 3,125.88
	$ 781.47			1/1/2018	$ (781.47)	$ 2,344.41
	$ 781.47			2/1/2018	$ (781.47)	$ 1,562.94
	$ 781.47			3/1/2018	$ (781.47)	$ 781.47
	$ 781.47			4/1/2018	$ (781.47)	$ -
Attorney Fees	$ 1,031.00				$ (1,031.00)	$ (1,031.00)
As per agreed order, Total Arrears are $1,031.00. Debtor is to cure default by papying 171.83 5/1 - 9/1/18 & 171.85 10/1/18.						$ -
	$ 781.47	5/7/2018	$ 781.47	5/1/2018	$ -	$ -
	$ 171.83	5/7/2018	$ 171.83	Stip 5/1/2018	$ -	$ -
	$ 781.47	6/8/2018	$ 781.47	6/1/2018	$ -	$ -
	$ 171.83	6/8/2018	$ 171.83	Stip 6/1/2018	$ -	$ -
	$ 781.47	7/19/2018	$ 781.47	7/1/2018	$ -	$ -
	$ 171.83	7/19/2018	$ 171.83	Stip 7/1/2018	$ -	$ -
	$ 781.47	8/28/2018	$ 781.47	8/1/2018	$ -	$ -
	$ 171.83	8/28/2018	$ 171.83	Stip 8/1/2018	$ -	$ -
	$ 781.47	9/26/2018	$ 781.47	9/1/2018	$ -	$ -
	$ 171.83	9/26/2018	$ 171.83	Stip 9/1/2018	$ -	$ -
	$ 781.47	10/26/2018	$ 781.47	10/1/2018	$ -	$ -
	$ 171.85	10/26/2018	$ 171.85	Stip 10/1/2018	$ -	$ -
	$ 781.47	11/8/2018	$ 781.47	11/1/2018	$ -	$ -
	$ 781.47	12/19/2018	$ 781.47	12/1/2018	$ -	$ -
	$ 781.47	1/31/2019	$ 781.47	1/1/2019	$ -	$ -
	$ 781.47	2/26/2019	$ 781.47	2/1/2019	$ -	$ -
	$ 781.47	4/8/2019	$ 781.47	3/1/2019	$ -	$ -
	$ 781.47	4/25/2019	$ 781.47	4/1/2019	$ -	$ -
	$ 781.47	6/28/2019	$ 781.47	5/1/2019	$ -	$ -
	$ 781.47	7/9/2019	$ 781.47	6/1/2019	$ -	$ -
	$ 781.47	7/31/2019	$ 781.47	7/1/2019	$ -	$ -
	$ 781.47	9/6/2019	$ 781.47	8/1/2019	$ -	$ -
	$ 781.47	9/30/2019	$ 781.47	9/1/2019	$ -	$ -
	$ 781.47	10/29/2019	$ 781.47	10/1/2019	$ -	$ -
	$ 781.47	12/3/2019	$ 781.97	11/1/2019	$ 0.50	$ 0.50
	$ 781.47	12/23/2019	$ 781.47	12/1/2019	$ -	$ 0.50
	$ 781.47	1/21/2020	$ 781.47	1/1/2020	$ -	$ 0.50
	$ 781.47	3/3/2020	$ 781.47	2/1/2020	$ -	$ 0.50
	$ 781.47	4/6/2020	$ 781.47	3/1/2020	$ -	$ 0.50
	$ 781.47	4/27/2020	$ 781.47	4/1/2020	$ -	$ 0.50

BK Filed date: 5/3/17 Fay Servicing, LLC

Debtor name: SMIALOWSKI Post Petition Payment Ledger

	$	781.47	5/28/2020	$	781.47	5/1/2020	$	-	$	0.50
	$	781.47	6/26/2020	$	781.47	6/1/2020	$	-	$	0.50
	$	781.47	7/29/2020	$	781.47	7/1/2020	$	-	$	0.50
	$	781.47	8/28/2020	$	782.00	8/1/2020	$	0.53	$	1.03
	$	781.47	9/24/2020	$	781.47	9/1/2020	$	-	$	1.03
	$	781.47	10/29/2020	$	782.00	10/1/2020	$	0.53	$	1.56
	$	781.47	11/27/2020	$	782.00	11/1/2020	$	0.53	$	2.09
	$	781.47	1/5/2021	$	781.47	12/1/2020	$	-	$	2.09
	$	781.47	1/8/2021	$	781.47	1/1/2021	$	-	$	2.09
	$	781.47	2/26/2021	$	782.00	2/1/2021	$	0.53	$	2.62
	$	781.47	3/31/2021	$	782.00	3/1/2021	$	0.53	$	3.15
	$	781.47	4/30/2021	$	782.00	4/1/2021	$	0.53	$	3.68
	$	781.47	6/14/2021	$	782.00	5/1/2021	$	0.53	$	4.21
	$	781.47	6/16/2021	$	782.00	6/1/2021	$	0.53	$	4.74
	$	781.47	8/7/2021	$	782.00	7/1/2021	$	0.53	$	5.27
	$	781.47	9/25/2021	$	782.00	8/1/2021	$	0.53	$	5.80
	$	781.47	11/1/2021	$	1,554.00	9/1/2021	$	772.53	$	778.33
	$	781.47	12/18/2021	$	1,565.00	10/1/2021	$	783.53	$	1,561.86
	$	781.47				11/1/2021	$	(781.47)	$	780.39
	$	781.47	1/13/2022	$	782.00	12/1/2021	$	0.53	$	780.92
	$	781.47	2/22/2022	$	782.00	1/1/2022	$	0.53	$	781.45
	$	781.47	3/8/2022	$	782.00	2/1/2022	$	0.53	$	781.98
	$	781.47				3/1/2022	$	(781.47)	$	0.51
	$	781.47	5/2/2022	$	782.00	4/1/2022	$	0.53	$	1.04
	$	781.47	5/31/2022	$	782.00	5/1/2022	$	0.53	$	1.57
	$	781.47	7/8/2022	$	782.00	6/1/2022	$	0.53	$	2.10
	$	781.47	8/31/2022	$	1,564.00	7/1/2022	$	782.53	$	784.63
	$	781.47				8/1/2022	$	(781.47)	$	3.16
	$	781.47	10/27/2022	$	782.00	9/1/2022	$	0.53	$	3.69
	$	781.47	12/9/2022	$	782.00	10/1/2022	$	0.53	$	4.22
	$	781.47	1/6/2023	$	782.00	11/1/2022	$	0.53	$	4.75
	$	781.47	1/19/2023	$	782.00	12/1/2022	$	0.53	$	5.28
	$	781.47	2/3/2023	$	782.00	1/1/2023	$	0.53	$	5.81
	$	781.47	5/12/2023	$	782.00	2/1/2023	$	0.53	$	6.34
	$	781.47	6/8/2023	$	782.00	3/1/2023	$	0.53	$	6.87
	$	781.47	6/23/2023	$	782.00	4/1/2023	$	0.53	$	7.40
	$	781.47	7/7/2023	$	1,564.00	5/1/2023	$	782.53	$	789.93
	$	781.47				6/1/2023	$	(781.47)	$	8.46
	$	781.47	7/20/2023	$	782.00	7/1/2023	$	0.53	$	8.99
	$	781.47	8/31/2023	$	782.00	8/1/2023	$	0.53	$	9.52
	$	781.47	10/13/2023	$	1,564.00	9/1/2023	$	782.53	$	792.05
	$	781.47	10/17/2023			10/1/2023	$	(781.47)	$	10.58
	$	781.47	12/8/2023	$	1,564.00	11/1/2023	$	782.53	$	793.11
	$	781.47	12/12/2023			12/1/2023	$	(781.47)	$	11.64
	$	781.47	1/31/2024	$	782.00	1/1/2024	$	0.53	$	12.17
	$	781.47	3/15/2024	$	782.00	2/1/2024	$	0.53	$	12.70
	$	781.47	3/29/2024	$	782.00	3/1/2024	$	0.53	$	13.23

BK Filed date: 5/3/17 Fay Servicing, LLC
Debtor name: SMIALOWSKI Post Petition Payment Ledger

	$ 781.47	5/10/2024	$ 782.00	4/1/2024	$ 0.53	$ 13.76
	$ 781.47	5/24/2024	$ 782.00	5/1/2024	$ 0.53	$ 14.29
	$ 781.47	6/24/2024	$ 782.00	6/1/2024	$ 0.53	$ 14.82
7/1/2024	$ 781.47				$ (781.47)	$ (766.65)
PPFN's 4/11/18, 6/8/18, 6/22/18 -left over balance	$ 1,736.84				$ (1,736.84)	$ (2,503.49)
PPFN 4/30/24	$ 2,048.67				$ (2,048.67)	$ (4,552.16)